

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK & TRUST

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans							
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
IL/MCLEAN COUNTY/0001.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	295				
IL/MCLEAN COUNTY/0001.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					7	1175			2	318	7	1175		
IL/MCLEAN COUNTY/0003.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					3	271			2	799	3	271		
IL/MCLEAN COUNTY/0004.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	290				
IL/MCLEAN COUNTY/0005.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	70			2	541	1	70		
IL/MCLEAN COUNTY/0011.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	284			3	900	2	284		

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0011.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	216			1	114	1	100		
IL/MCLEAN COUNTY/0012.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	1610				
IL/MCLEAN COUNTY/0014.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	172					1	172		
IL/MCLEAN COUNTY/0016.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	210	2	420								
IL/MCLEAN COUNTY/0019.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	492				
IL/MCLEAN COUNTY/0019.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS									1	390				

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
IL/MCLEAN COUNTY/0052.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					3	426					3	426		
IL/MCLEAN COUNTY/0054.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	130	1	131								
IL/MCLEAN COUNTY/0056.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	216								
MSA/MD(TOTAL) LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	340	23	3381			15	5749	18	2498		
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	74	83	6623	141	12356	18	483	6	2030	44	3219	1	124

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DISPOSITION OF APPLICATIONS	Loans on 1-to-4 Family and Manufactured Home Dwellings														Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columnns A, B, C and D	Loans On Manufactured Home Dwelling From Columnns A, B, C & D
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D										
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's									
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS																	

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISLND WHITE	4	673									7	1233					2	420
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/											27	7144						
ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/	4	673									7	1233					2	420
											27	7144						
MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	4	673									7	1233					2	420
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN 50-79% OF MSA/MD MEDIAN 80-99% OF MSA/MD MEDIAN 100-119% OF MSA/MD MEDIAN 120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 6/	1	131									1	83						
	2	426									2	412					2	420
											30	7752						
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY	2	347									6	2456						
	1	116									18	4256						
	1	210									10	1665					2	420
INCOME 12/ 13/ LOW INCOME MODERATE INCOME MIDDLE INCOME UPPER INCOME	1	210									12	2547					2	420
	2	347									17	5190						
	1	116									5	640						
TOTAL 14/	4	673									34	8377					2	420

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/	4										26						2	
REPORTED PRICING DATA											8							
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99	NA		NA		NA		NA		NA		8	NA	NA		NA		NA	
4 - 4.99	NA		NA		NA		NA		NA			NA	NA		NA		NA	
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN											3.56							
MEDIAN											3.60							
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/	673										7037						420	
REPORTED PRICING DATA											1340							
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA	1340	NA		NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/											3.56							
MEDIAN 31/											3.60							
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	340	2	340								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	340	2	340								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												



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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	2	340	2	340								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	340	2	340								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	340	2	340								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	340	2	340								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	130	1	130								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	210	1	210								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	2	340	2	340								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	8	1378	8	1378								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	8	1378	8	1378								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	15	2003	15	2003								
MALE	1	142	1	142								
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	8	1378	8	1378								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	8	1378	8	1378								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	15	2003	15	2003								
MALE	1	142	1	142								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	1378	8	1378								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	8	1378	8	1378								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	83	1	83								
50-79% OF MSA/MD MEDIAN	1	131	1	131								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	116	1	116								
120% OR MORE OF MSA/MD MEDIAN	5	1048	5	1048								
INCOME NOT AVAILABLE 6/	15	2003	15	2003								
TOTAL 14/	23	3381	23	3381								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	3	608	3	608								
MALE	1	290	1	290								
FEMALE												
JOINT (MALE/FEMALE)	2	318	2	318								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	12	5141	12	5141								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	608	3	608								
MALE	1	290	1	290								
FEMALE												
JOINT (MALE/FEMALE)	2	318	2	318								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	5141	12	5141								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	608	3	608								
MALE	1	290	1	290								
FEMALE												
JOINT (MALE/FEMALE)	2	318	2	318								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	15	5749	15	5749								
TOTAL 14/	15	5749	15	5749								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	3	495	3	495								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	495	3	495								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	15	2003	15	2003								
MALE	1	142	1	142								
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	495	3	495								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	495	3	495								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	15	2003	15	2003								
MALE	1	142	1	142								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	495	3	495								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	495	3	495								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	83	1	83								
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	412	2	412								
INCOME NOT AVAILABLE 6/	15	2003	15	2003								
TOTAL 14/	18	2498	18	2498								

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK &amp; TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	130	1	130								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	130	1	130								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	130	1	130								
OTHERS, INCLUDING HISPANIC												



## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK &amp; TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	210	1	210								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	210	1	210								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	210	1	210								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	2	340	2	340								

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK &amp; TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	83	1	83								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	83	1	83								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	83	1	83								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	131	1	131								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	131	1	131								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	131	1	131								
OTHERS, INCLUDING HISPANIC												

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	116	1	116								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	116	1	116								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	116	1	116								
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	1048	5	1048								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	1048	5	1048								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	1048	5	1048								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	23	3381	23	3381								

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK & TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	83	1	83								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	83	1	83								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	83	1	83								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK & TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK & TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	412	2	412								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	412	2	412								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	412	2	412								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	18	2498	18	2498								



DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK & TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	130	1	130								
10-19% MINORITY												
20-49% MINORITY	1	210	1	210								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	210	1	210								
MIDDLE INCOME	1	130	1	130								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	210	1	210								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	1	130	1	130								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	340	2	340								

## DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK &amp; TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	773	5	773								
10-19% MINORITY	8	841	8	841								
20-49% MINORITY	10	1767	10	1767								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	10	1767	10	1767								
MIDDLE INCOME	8	972	8	972								
UPPER INCOME	5	642	5	642								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	10	1767	10	1767								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	347	2	347								
10-19% MINORITY	6	625	6	625								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	426	3	426								
10-19% MINORITY	2	216	2	216								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	23	3381	23	3381								

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK &amp; TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	1900	2	1900								
10-19% MINORITY	11	3531	11	3531								
20-49% MINORITY	2	318	2	318								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	1200	4	1200								
MIDDLE INCOME	10	4435	10	4435								
UPPER INCOME	1	114	1	114								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	882	2	882								
20-49% MINORITY	2	318	2	318								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	1900	2	1900								
10-19% MINORITY	8	2535	8	2535								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	114	1	114								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	15	5749	15	5749								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK & TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	426	3	426								
10-19% MINORITY	7	725	7	725								
20-49% MINORITY	8	1347	8	1347								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8	1347	8	1347								
MIDDLE INCOME	6	625	6	625								
UPPER INCOME	4	526	4	526								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	8	1347	8	1347								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	625	6	625								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	3	426	3	426								
10-19% MINORITY	1	100	1	100								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	18	2498	18	2498								

INSTITUTION: 0000027362 - 3 PRAIRIE STATE BANK &amp; TRUST

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY											
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME											

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA \$000'S	PRICING DATA \$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	340									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	340									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	340									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	130									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	210									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	340									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	130									
10-19% MINORITY										
20-49% MINORITY	210									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	210									
MIDDLE INCOME	130									
UPPER INCOME										

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	5										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	5										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	5										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	3										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	5										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2										
10-19% MINORITY	1										
20-49% MINORITY	2										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2										
MIDDLE INCOME	2										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/		
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/		
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S	
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	883											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	883											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	883											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	131											
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	116											
120% OR MORE OF MSA/MD MEDIAN	636											
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)	883											
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	347											
10-19% MINORITY	116											
20-49% MINORITY	420											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	420											
MIDDLE INCOME	347											
UPPER INCOME	116											



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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	2		23				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	2		23				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	1		NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	2		23				
FHA							
VA							
FSA/RHS							

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	1		14				
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	1		14				
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
LOANS SOLD							
CONVENTIONAL	1		14				
FHA							
VA							
FSA/RHS							

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN IND/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NAT HAWAIIAN/OTHER PACIFIC ISL			NA	NA	NA	NA
WHITE	1	210	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/			NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	1	210	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/			NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	1	210	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC			NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN			NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN			NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN			NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN			NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	1	210	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE			NA	NA	NA	NA
FEMALE			NA	NA	NA	NA
JOINT (MALE/FEMALE)	1	210	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/			NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY			NA	NA	NA	NA
10-19% MINORITY			NA	NA	NA	NA
20-49% MINORITY	1	210	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	1	210	NA	NA	NA	NA
MIDDLE INCOME			NA	NA	NA	NA
UPPER INCOME			NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	2		5				NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	5				NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA